

Information to identify the case:

Debtor 1	<u>Richard R. Ciarelli</u>	Social Security number or ITIN	xxx-xx-3078
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda Ciarelli</u>	Social Security number or ITIN	xxx-xx-5639
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-13306-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard R. Ciarelli

Linda Ciarelli

10/16/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard R. Ciarelli
Linda Ciarelli
Debtors

Case No. 22-13306-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 16, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Richard R. Ciarelli, Linda Ciarelli, 93 N American Dr, Howell, NJ 07731-3135
r	+ Elaine Molen, CARA Realtors, 1405 3RD Ave, Spring Lake,, NJ 07762-1450
519563705	++ ECSI FEDERAL PERKINS LOAN SERVICER, ATTN DEPARTMENT OF EDUCATION, 1200 CHERRINGTON PARKWAY, SUITE 200, MOON TWP PA 15108-4354 address filed with court:, Heartland ECSI, 100 Global View Drive, Warrendale, PA 15086
519563707	+ Mill City Mortgage Loan Trust 2019-GS2, c/o Knuckles, Komosinski & Manfro LLP, 600 East Crescent Avenue, Suite 201, Saddle River, NJ 07458-1846
519563711	Sallie Mae, PO.Box 98377, Philadelphia, PA 19101-8377

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2024 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 16 2024 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519571874	+ EDI: AISACG.COM	Oct 17 2024 00:37:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519563702	+ EDI: CAPITALONE.COM	Oct 17 2024 00:37:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519563703	EDI: SYNC	Oct 17 2024 00:37:00	Care Credit, PO Box 965036, Orlando, FL 32896-5036
519563704	+ Email/Text: clientservices@simonsagency.com	Oct 16 2024 20:57:00	Care One at Wall, c/o Simon's Agency, Inc, 3713 Brewerton Road, Suite 1, Syracuse, NY 13212-3843
519563706	+ Email/Text: ecourts.col_efilings@fskslaw.com	Oct 16 2024 20:56:00	LVNV Funding LLC, c/o Fein Such Kahn & Shepard, 7 Century Drive Suite 201, Parsippany, NJ 07054-4609
519563708	Email/Text: EBN@Mohela.com	Oct 16 2024 20:56:00	MOHELA, Department of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243
519651997	+ Email/Text: mtgbk@shellpointmtg.com	Oct 16 2024 20:56:00	Mill City Mortgage Loan Trust 2019-GS2, c/o NewRez LLC d/b/a, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519563709	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 16 2024 20:57:00	Nelnet, Department of Education, PO Box 82561, Lincoln, NE 68501-2561
519563710	EDI: SYNC	Oct 17 2024 00:37:00	P.C. Richard & Son/ Synchrony Bank, PO Box

District/off: 0312-3

User: admin

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Date Rcvd: Oct 16, 2024

Form ID: 3180W

Total Noticed: 19

519573552	Email/Text: Bankruptcy.Notices@pnc.com	Oct 16 2024 20:55:00	96061, Orlando, FL 32896-0061 PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
519635600	EDI: SALLIEMAEBANK.COM	Oct 17 2024 00:37:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
519564789	^ MEBN	Oct 16 2024 20:49:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor MILL CITY MORTGAGE LOAN TRUST 2019-GS2 ajennings@hillwallack.com
Aleisha Candace Jennings	on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS2 Wilmington Savings Fund Society, FSB, as Trustee ajennings@hillwallack.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor Richard R. Ciarelli erotheresq@gmail.com
Eugene D. Roth	on behalf of Joint Debtor Linda Ciarelli erotheresq@gmail.com
Laura M. Egerman	on behalf of Creditor MILL CITY MORTGAGE LOAN TRUST 2019-GS2 laura.egerman@mccalla.com mcallaacf@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor MILL CITY MORTGAGE LOAN TRUST 2019-GS2 smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9